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1 Lenard E. Schwartzer, Nevada Bar No. 0399 Jeanette E. McPherson, Nevada Bar No. 5423 **E-FILED ON SEPTEMBER 25, 2006** 2 SCHWARTZER & MCPHERSON LAW FIRM 2850 South Jones Boulevard, Suite 1 3 Las Vegas, Nevada 89146-5308 Telephone: (702) 228-7590 Facsimile: (702) 892-0122 4 E-Mail: bkfilings@s-mlaw.com 5 Attorneys for Debtors and Debtors-in-Possession 6 UNITED STATES BANKRUPTCY COURT 7 DISTRICT OF NEVADA 8 Case No. BK-S-06-10725 LBR In re: Case No. BK-S-06-10726 LBR USA COMMERCIAL MORTGAGE COMPANY, 9

Debtor. USA CAPITAL REALTY ADVISORS, LLC, Debtor. In re: USA CAPITAL DIVERSIFIED TRUST DEED FUND, LLC, Debtor. In re: USA CAPITAL FIRST TRUST DEED FUND, LLC, Debtor. In re: USA SECURITIES, LLC, Debtor. Affects: ➤ All Debtors ☐ USA Commercial Mortgage Company

JOINDER BY SCHWARTZER & MCPHERSON LAW FIRM IN

Case No. BK-S-06-10727 LBR

Case No. BK-S-06-10728 LBR Case No. BK-S-06-10729 LBR

Jointly Administered Under

Case No. BK-S-06-10725 LBR

Chapter 11

OMNIBUS REPLY TO OBJECTIONS FILED BY RAY, QUINNEY & **NEBEKER P.C. TO ITS FIRST INTERIM APPLICATION (AFFECTS**

ALL DEBTORS)

Date: September 28, 2006

Time: 9:30 a.m.

The Schwartzer & McPherson Law Firm (the "Firm"), attorneys for USA Commercial Mortgage Company ("USACM"), USA Capital Realty Advisors, LLC ("USACRA"), USA Capital Diversified Trust Deed Fund, LLC ("DTDF"), USA Capital First Trust Deed Fund, LLC ("FTDF"), and USA Securities, LLC ("Securities") (collectively, the "Debtors") hereby files this Joinder By Schwartzer & McPherson Law Firm In Omnibus Reply To Objections Filed By Ray, Quinney & Nebeker P.C. To Its First Interim Application and hereby joins in this Reply as it is

□ USA Securities, LLC

☐ USA Capital Realty Advisors, LLC

☐ USA Capital Diversified Trust Deed Fund, LLC

☐ USA Capital First Trust Deed Fund, LLC

pertains and applies to the objections made to the First Application For Interim Allowance of Attorney's Fees And Reimbursement of Expenses of Schwartzer & McPherson Law Firm.

DATED: September 25, 2006.

Respectfully submitted by

/s/ Jeanette E. McPherson_

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